

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Maria J Nitti

Case No. 15-01781

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/20/2015.
- 2) The plan was confirmed on 08/14/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/22/2015, 07/01/2016.
- 5) The case was converted on 08/10/2016.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,670.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$13,550.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$13,550.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,310.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$604.04
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,914.04**

Attorney fees paid and disclosed by debtor: \$1,690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTAIR OH XIII LLC	Unsecured	NA	8,006.11	8,006.11	0.00	0.00
CERASTES LLC	Unsecured	1,178.00	1,177.50	1,177.50	0.00	0.00
CITIBANK	Unsecured	7,761.00	7,476.59	7,476.59	0.00	0.00
HOMETOWN OSWEGO CONDO ASSO	Secured	3,092.50	3,092.02	3,092.02	1,579.80	0.00
INTERNAL REVENUE SERVICE	Priority	18,514.97	18,514.97	18,514.97	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	1,266.65	1,266.65	1,266.65	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	385.00	343.62	343.62	0.00	0.00
MERRICK BANK	Unsecured	1,506.00	1,241.31	1,241.31	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	827.00	826.03	826.03	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	681.00	749.91	749.91	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	687.00	722.72	722.72	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,588.00	1,587.90	1,587.90	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	80.06	80.06	0.00	0.00
QUANTUM3 GROUP	Unsecured	579.00	627.74	627.74	0.00	0.00
RUSHMORE LOAN MANAGEMENT SI	Secured	14,210.00	1,587.62	1,587.62	1,587.62	0.00
RUSHMORE LOAN MANAGEMENT SI	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE	Unsecured	3,898.00	NA	NA	0.00	0.00
ACCELERATED PHYSICAL THERAPY	Unsecured	20.00	NA	NA	0.00	0.00
CASH JAR	Unsecured	906.00	NA	NA	0.00	0.00
CASH NET USA	Unsecured	1,400.00	NA	NA	0.00	0.00
CERALEAN	Unsecured	528.00	NA	NA	0.00	0.00
DR SANJAY THAKKER	Unsecured	542.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT	Unsecured	289.00	NA	NA	0.00	0.00
FIRST SOURCE HEALTH CARE ADVA	Unsecured	822.00	NA	NA	0.00	0.00
MIDWEST ENT CONSULTANT	Unsecured	689.00	NA	NA	0.00	0.00
MY QUICK FUNDS	Unsecured	500.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NORTH CASH	Unsecured	700.00	NA	NA	0.00	0.00
ONE MAIN	Unsecured	12,988.00	NA	NA	0.00	0.00
RESPIRATORY CONSULTANTS	Unsecured	370.00	NA	NA	0.00	0.00
RUSH COPELY MEDICAL CENTER	Unsecured	1,572.00	NA	NA	0.00	0.00
SPEEDY CASH	Unsecured	84.00	NA	NA	0.00	0.00
VALLEY IMAGINA CONSULTANTS	Unsecured	123.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	14,000.00	13,980.45	13,980.45	3,953.54	461.56
WHEELS FINANCIAL GROUP	Unsecured	NA	1,515.43	1,515.43	0.00	0.00
WHEELS FINANCIAL GROUP	Secured	3,500.00	3,500.00	3,500.00	3,007.66	45.78

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,587.62	\$1,587.62	\$0.00
Debt Secured by Vehicle	\$17,480.45	\$6,961.20	\$507.34
All Other Secured	\$3,092.02	\$1,579.80	\$0.00
TOTAL SECURED:	\$22,160.09	\$10,128.62	\$507.34
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$18,514.97	\$0.00	\$0.00
TOTAL PRIORITY:	\$18,514.97	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,621.57	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,914.04</u>
Disbursements to Creditors	\$10,635.96

TOTAL DISBURSEMENTS : **\$13,550.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/22/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.